

Colorado Facial Plastic Surgery Mario Imola, MD, DDS, FRCSC, FACS David M. Kowalczyk, MD, MBA Creating Beautiful Faces

Insurance FAQ

- Q Does Insurance cover the cost for rhinoplasty surgery?
- A Insurance may cover surgery if it is done for medical reasons, but not likely for cosmetic purposes.
- Q If I am able to use my insurance for the medical aspect of my cosmetic surgery how does that work?

A You will need to think of your surgery as two surgeries being done at the same time. You will have the cosmetic portion of your surgery, which you will be financially responsible for paying prior to surgery. You will also have the insurance portion of your surgery, which will be billed to your insurance company by our office.

Q What does that mean for me financially?

A The cosmetic portion of the surgery is paid completely by you. The insurance portion is billed to your insurance company. You will be responsible for your deductible and any co-insurance. We suggest that you contact your insurance company to clarify any questions that you might have regarding your specific insurance plan.

Q How will I know how much I will have to pay if I am using my insurance?

A Unfortunately we are not able to tell you how much you will owe out of pocket if you use your insurance. You are welcome to contact your insurance company for details regarding your plan.

Q How does your office help me with my insurance?

A Our office will pre-authorize your surgery with your insurance company. Our office will also file your claim to your insurance company. You will need to check with them regarding your benefits. You will be responsible for your deductible and co-insurance. Insurance coverage is determined by your contract, or by your employers program. Please contact your insurance company for any questions that you might have regarding your insurance.

That said, we of course will do our absolute best to answer all your questions, and to make the surgery process as pleasant and easy as possible.